

REMARKS

Claims 34, 36-37, 39, 41, 44, 46-47, 49, 51, 60-63, 66-68, 70, and 73-86 remain pending in this Application. No Claims have been amended, cancelled, or added by this Response. Applicants respectfully assert that in view of the remarks below, all of the pending claims are in condition for allowance.

Rejections under 35 U.S.C. § 103(a)

In the Final Office Action mailed on May 29, 2008 ("Final Office Action"), Claims 34-37, 39, 41, 44, 46-47, 49, 51, 60-63, 66-68, 70, and 73-86 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,655,089 to Bucci ("*Bucci*") in view of U.S. Patent No. 6,078,907 to Lamm ("*Lamm*").

Applicants respectfully submit that neither *Bucci* nor *Lamm*, alone or in combination, teach, suggest, or render obvious each feature of the currently pending claims. More specifically, neither *Bucci* nor *Lamm* teach, suggest, or render obvious the features "normalizing the bill information . . ." or "processing the normalized bill information to generate bill detail information, wherein processing the normalized bill information occurs at a location remote from both the customer and the biller . . .," as recited in independent Claim 34, for example.

Bucci generally relates to a method for the single mailing of one or more two-sided documents on which is presented all the bills, statements, and the like, for a given recipient during a specified period of time. (*Bucci*, Abstract). More specifically, *Bucci* relates to receiving bills, statements, and records for individual addressees from multiple billers, and then developing at least one page of accumulated bill information to be sent to each addressee as a unitized transmission, which is described as a "bill summary." (See *Bucci*, col. 2, line 50 – col. 3, line 21). *Bucci* illustrates an example of the bill transmission in Table I, providing information such as billing company name, current balance, payment due date, minimum payment due, and your payment amount. (See *Bucci*, Table I, col. 3, lines 1-18). The only additional detail in *Bucci* regarding what may also be included with a bill transmission is a single statement that "other hard-copy material can be included in the single envelope carrying the one-page, or more,

summary of all billing statements, to carry, as well, other hard-copy material in the nature of advertising or bill-breakdown information.” (*Bucci*, col. 3, lines 55 – 59).

With respect to the feature of “normalizing the bill information” of independent Claim 34, Applicants respectfully state that *Bucci* only relates to receiving, accumulating, and transmitting accumulated bill statements to a recipient, and cannot properly be held to teach, suggest, or render obvious “normalizing the bill information,” as recited in independent Claim 34. The methods in *Bucci* including “developing of at least one page of [] accumulated [bill] information[,]” (*Bucci*, col. 2, lines 50 – 65), in no way describe or even relate to “normalizing the bill information,” and, in fact, teaches away from such by providing the accumulation of billing data and developing a unitized transmission.

Because *Bucci* does not relate to “normalizing the bill information,” *Bucci* necessarily does not render obvious “processing the normalized bill information to generate bill detail information . . . ,” as recited in independent Claim 34. Applicants respectfully assert that the simple statement that “other hard-copy material in the nature of advertising or bill-breakdown information” can also be included in the envelopes, (*Bucci*, col. 3, lines 55-59), fails to teach, suggest, or render obvious the feature of “processing the normalized bill information to generate bill detail information.”

Furthermore, even assuming *arguendo* that the summary bill information illustrated in Table I of *Bucci* may be likened to normalized information, (*see Bucci*, col. 3, lines 1-18), *Bucci* does not teach or suggest generating bill detail information from the information generated as summary bill information. The summary bill information illustrated in Table I of *Bucci* relates to the unitized bill transmission to be sent to the addressee, and is not intended for subsequent processing, such as for generating bill detail information, in part because it does not include sufficient information to generate bill detail. Thus, Applicants assert that *Bucci* additionally fails to teach, suggest, or render obvious the unique combination of features of “processing the bill information [received from a biller] to generate bill summary information” and then also “normalizing the bill information” and “processing the normalized bill information to generate bill detail information . . . ,” as recited in Claim 34. No references of record appear to teach or

suggest both generating bill summary information from bill information as it is received from a biller and generating bill detail information from normalized bill information.

Applicants further assert that *Lamm* likewise fails to remedy the deficiencies of *Bucci*, as *Lamm* also does not relate to “normalizing the bill information . . .” or “processing the normalized bill information to generate bill detail information, wherein processing the normalized bill information occurs at a location remote from both the customer and the biller . . .,” as recited in independent Claim 34.

Lamm generally relates to preparing and electronically delivering a bill to a billed party. (*Lamm*, Abstract). More specifically, *Lamm* relates to a process for redacting selected secured billing information from an electronic bill file, sending the redacted bill file electronically to the billed party, and preparing and outputting a reconstructed bill at the billed party's computer by inserting the selected secured billing information into the redacted bill file. (*Lamm*, Abstract). *Lamm* describes redacting as “any method of removing, deleting, or editing the secured billing information from the full billing information of the electronic bill files.” (*Lamm*, col. 4, lines 17-20). To reconstruct a bill at the billed party's computer, *Lamm* describes that “positional directions may [] be used to insert the information . . . into standard bill component files,” and that “the system does not depend on dissecting all elements of the bill [] file . . .” (*Lamm*, col. 11, lines 43-49).

Applicants respectfully state that removing billing information and reconstructing bill information by re-inserting the removed information at the billed party's computer, without dissecting all elements of the bill file, as described by *Lamm*, does not teach, suggest, or render obvious “normalizing the bill information . . .” or “processing the normalized bill information to generate bill detail information . . .,” as recited in independent Claim 34.

Furthermore, any preparing or outputting of the reconstructed bill in *Lamm* occurs “at the billed party's computer . . .” (*See Lamm*, Abstract). The system in *Lamm* intentionally restricts preparing the reconstructed bill to the billed party's computer for security reasons, allowing secured billing information to reside on the billed party's computer and not be transmitted with the non-sensitive billing information. (*See Lamm*, col. 12, lines 36-40). Therefore, *Lamm* also

does not teach, suggest, or render obvious the feature of: “. . . wherein processing the normalized bill information occurs at a location remote from both the customer and the biller . . . ,” as recited in Claim 34.

Accordingly, for at least these reasons, Applicants respectfully assert that independent Claim 34 is allowable over *Bucci* and *Lamm*, alone or in combination, because both references fail to teach, suggest, or render obvious every feature of the claim. The other independent Claims 44 and 70 include features similar to Claim 34, either recited from a different “perspective” or claiming system analogues, and are thus allowable over *Bucci* and *Lamm* for at least the same reasons.

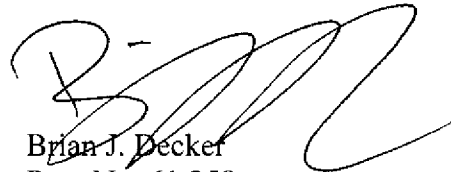
In addition, Applicants state that dependent Claims 36-37, 39, 41, 46-47, 49, 51, 60-63, 66-68, and 73-86 are allowable as a matter of law, depending from allowable claims, notwithstanding their independent recitation of patentable features.

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CONCLUSION

Reconsideration of the present Application is requested in light of this Response. The Applicants believe they have responded to each matter raised in the Final Office Action. Allowance of the claims is respectfully solicited. It is not believed that extensions of time or additional fees are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. §1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,


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